

Fill in this information to identify the case:

Debtor 1 ALBIRDIA D. BROWN

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI

Case number 17-12178

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Ditech Financial LLCCourt Claim no. (if known): 13

Last four digits of any number  
You use to identify the debtor's account: 2092

Date of Payment change:  
Must be at least 21 days after date 02/01/2019  
Of this notice

New total payment \$872.62  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: Lender placed insurance eff. 10/5/18-10/5/19Current mortgage payment: \$ 715.62New mortgage payment: \$ 872.62

Debtor 1 ALBIRDIA D. BROWN

Case number (if known) 17-12178

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☒

I am the creditor.

☐

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ ELLEN POTE  
Signature

Date 12/28/2018

Print ELLEN POTE  
Company Ditech Financial LLC  
Address P.O. Box 6154  
Rapid City, SD 57709-6154  
Contact phone 888-298-7785

Title Bankruptcy Representative  
  
Email poc.team@ditech.com

Document Page 3 of 5  
CERTIFICATE OF SERVICE

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE District of Mississippi (Northern)

IN RE: Albirdia D. Brown

NO. 17-12178

I hereby certify that on January 03, 2019, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid:

Albirdia D. Brown  
293 Cherry Brown Lane  
Ashland, MS 38603

Via filing with the US Bankruptcy Court's CM ECF system to the following:

Heidi Schneller Milam  
P.O. Box 1169  
Southaven, MS 38671

Locke D. Barkley  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

U. S. Trustee  
501 East Court Street, Suite 6-430  
Jackson, MS 39201

This is January 03, 2019

/s/ Ellen Pote  
Ellen Pote  
Bankruptcy Clerk  
Ditech Financial LLC  
PO Box 6154  
Rapid City, SD 57709  
Phone: 1-888-298-7785  
Fax: 1-866-529-1471  
Email: [poc.team@ditech.com](mailto:poc.team@ditech.com)

Complete Mgr  
Review

**CERTIFICATE OF INSURANCE**

NEW DECLARATION \*\*\*\*\* EFFECTIVE 10/05/18  
12:01 AM, STANDARD TIME.

**AMERICAN BANKERS  
INSURANCE COMPANY OF FLORIDA**  
11222 Quail Roost Drive, Miami, FL 33157

CERTIFICATE NUMBER	POLICY PERIOD		TERM	ACCOUNT/AGENT NUMBER
	FROM 10/05/18	TO 10/05/19	MONTHS 012	
BORROWER ACCOUNT/LOAN NUMBER			MASTER POLICY NUMBER	

BORROWER NAME AND ADDRESS	MASTER POLICYHOLDER NAME AND ADDRESS
WENDELL BROWN 2199 LAMAR RD ASHLAND, MS 38603	DITECH FINANCIAL LLC ITS AFFILIATES AND/OR ASSIGNS P O BOX 979282 MIAMI FL 33197

DESCRIPTION OF PROPERTY				
YEAR	MODEL AND BODY TYPE	BORROWER DEDUCTIBLE	IDENTIFICATION NUMBER	MAXIMUM LIMIT OF LIABILITY
1998	CAVALIER HOMES 56148	**	ALCA13975	\$80,000

**Endorsements made a part of this Certificate of Insurance at time of issuance:**

COI0003C -08/16\*,COI0033E -02/16\*,COI0042E -05/16\*,COI0231E -02/17\*,  
N8051 -04/15\*

\*\* DEDUCTIBLES: \$500 FOR WINDSTORM/HAIL/FLOOD, 10% OF THE LIMIT OF  
LIABILITY FOR EARTHQUAKE DAMAGE, AND \$250 FOR ALL OTHER PERILS

PREMIUM	
BASIC PREMIUM	\$1,363.00
VACANT HOME COVERAGE	\$50.00
TOTAL PREMIUM	\$1,413.00

**THIS IS A COLLATERAL PROTECTION CERTIFICATE OF INSURANCE. IT DOES NOT PROVIDE ANY LIABILITY COVERAGE  
AND IT MAY NOT FULLY PROTECT THE BORROWER'S INTERESTS.**

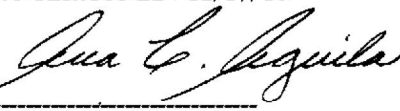
**NOTE: THIS COVERAGE WILL TERMINATE IF THE LOAN IS PAID OFF.**

**ACCOUNT/AGENT ADDRESS:**

ASSURANT INSURANCE AGENCY  
440 MOUNT RUSHMORE ROAD

RAPID CITY SD 55701

COUNTERSIGNED: 12/17/18

BY 

AUTHORIZED REPRESENTATIVE

COI0002D-0516

BORROWER COPY

CA07AB01.DOD-0416

CIA CIMCE.DOD-0916